

Banca Popolare dell'Alto Adige S.p.A
Euro 3,000,000,000 Covered Bond Programme
unconditionally and irrevocably guaranteed as to payments
of interest and principal by
Voba CB S.r.l.

ISSUER



Issuer's Investors Report

Issuer Investors Report Date

20.01.2022

Collection Period

01.07.2021

31.12.2021

Guarantor Payment Period

28.07.2021

27.01.2022

Parte A: Description of the Cover Pool

Type of Assets	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Residential Mortgage Loans	5.645	100,0%	506.362.149,26	100,0%
Commercial Mortgage Loans		0,0%		0,0%
Public Entity Receivables		0,0%		0,0%
Public Entity Securities		0,0%		0,0%
Top up Assets		0,0%		0,0%
Total	5.645,00	100,0%	506.362.149,26	100,0%

Currency	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Euro	5.645	100,0%	506.362.149,26	100,0%
Other (to be specified)		0,0%		0,0%
Total	5.645,00	100,0%	506.362.149,26	100,0%

Interest Payment Type	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Variable	3.262	57,8%	283.188.041,41	55,9%
Fixed	1.855	32,9%	171.769.304,41	33,9%
Other	528	9,4%	51.404.803,44	10,2%
Total	5.645	100,0%	506.362.149,26	100,0%

Arrears Buckets	Current Period			
	Number of Loans	% By Number	Amount	% of Amount
Performing Balance	5.535	98,05%	495.525.428,35	97,86%
1 - <30 days	92	1,63%	9.285.785,44	1,83%
30 - <60 days	11	0,19%	916.540,66	0,18%
60 - <90 days	1	0,02%	51.523,96	0,01%
90 - <180 days	5	0,09%	522.053,20	0,10%
>= 180 days	1	0,02%	60.817,65	0,01%
Total Principal Balance	5.645	100,00%	506.362.149,26	100,00%

- 0,00

Regional Distribution	Current Period			
	Number of Loans	% By Number	Amount	% of amount
Lazio	5	0,09%	583.045,29	0,12%
Friuli-Venezia-Giulia	117	2,07%	9.354.525,22	1,85%
Lombardia	19	0,34%	1.667.214,37	0,33%
Trentino-Alto Adige	2.695	47,74%	259.087.689,05	51,17%
Veneto	2.788	49,39%	233.957.746,99	46,20%
Other	21	0,37%	1.711.928,34	0,34%
Total	5.645	100,00%	506.362.149,26	100,00%

	Residential mortgages loans					Total (E)=(C)+(D)
	Number of Loans	Outstanding Principal Instalments (A)	Unpaid Principal Instalment (B)	Outstanding Principal (C)=(A)+(B)	Unpaid Interest Instalment (D)	
	Performing Mortgage Loans	5.627	504.726.371,86	84.841,93	504.811.213,79	
Delinquent Mortgage Loans	17	1.471.393,24	18.724,58	1.490.117,82	7.479,73	1.497.597,55
Collateral Portfolio	5.644	506.197.765	103.567	506.301.332	23.678	506.325.010
Defaulted Mortgage Loans	1	-	60.817,65	60.817,65		60.817,65
Total Portfolio	5.645	506.197.765	164.384	506.362.149	23.678	506.385.827

COVERED BOND

Coverd Bond Series	ISIN Code	OP Before Payment	Principal Payments	Interest Payments	OP After Payment
Series N. 1	IT0005388647	300.000.000,00	0,00	750.000,00	300.000.000,00
Series N. 2					
Series N. 3					
Series N. 4					

Series N. 1 - Fixed Rate	0,250%
Series N. 2	
Series N. 3	
Series N. 4	

Coverd Bond Series	OP	Spread	Interest Rate	Fixed Rate	Interest period from	Interest period to	Days	Interest Accrued
Series N. 1	300.000.000,00 €			0,25%	28.10.2021	28.10.2022	365	750.000,00
Series N. 2								
Series N. 3								
Series N. 4								

Swap
NOT APPLICABLE

SERIES [X] LIABILITY SWAP

Amount to be paid by the Guarantor to the Swap Provider

Amount to be paid by the Swap Provider to the Guarantor

Floating Rate Notional Amount

Fixed Amount Notional Amount

a1= Floating Rate (Euribor + Spread)

a1= Fixed Rate

Euribor 3M

Spread

b1= Actual/360 Adjusted days

b1= Actual/Actual (ICMA) days

Interest Payment Date

Swap Counterparty Payment Date

Subordinated Loan

Disbursement Date	Granted Amount
11/10/2019	460.443.084,46 €
23/11/2021	169.804.842,86 €

Total Granted Amount	Total Subordinated Loan Repayment	Total Subordinated Loan Outstanding	Total Base Interest Accrued on the SL
630.247.927,32 €	8,09%	579.247.927,32 €	661.767,37 €

Sub Loan Outstanding Amount applicable Fixed Rate

Sub Loan Outstanding Amount	Rate	Days	Base Interest
409.443.084,46 €	0,50%	90	511.803,86 €

Infra Period Sub Loan Amount	Rate	Days	Base Interest
169.804.842,86 €	0,50%	65	149.963,52 €